

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Northern District of IowaIn re:  
Vladimir Titarenko  
DebtorCase No. 19-01447-TJC  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0862-1

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 26

Date Rcvd: Oct 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2019.

db +Vladimir Titarenko, 55 Augusta Court, North Liberty, IA 52317-9737  
 2262043 +Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413  
 2262050 ++GREENSTATE CREDIT UNION, ATTN LEGAL, PO BOX 800, NORTH LIBERTY IA 52317-0800  
 (address filed with court: Green State Credit Union, Attn: Bankruptcy, PO Box 800,  
 North Liberty, IA 52317)  
 2262052 +Lira and Pavel Titarenko, 4926 68th St, Urbandale, IA 50322-6928  
 2262053 +Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262  
 2262056 +MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243  
 2262054 +Marina Karpus, 408 Sugar Creek Lane #I, North Liberty, IA 52317-9425  
 2262055 +Mercy Iowa City, 500 E Market St, Iowa City, IA 52245-2633  
 2262057 +Sbnaselflndr, 5105 S Crossing Pl Ste 1, Sioux Falls, SD 57108-5005  
 2262061 US Department of Education, 400 Maryland Ave SW Rm 6E353, Washington, DC 20202-2110  
 2262062 +Victor Svecs, 2557 NW 162nd St, Clive, IA 50325-4611

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: steve@iclawfirm.com Oct 17 2019 22:05:17 Steven G. Klesner,  
 373 Scott Ct, Ste B, PO Box 3400, Iowa City, IA 52244  
 tr +EDI: QSLSCHNITTJER.COM Oct 18 2019 02:08:00 Sheryl Schnittjer, 24695 207th Ave.,  
 Delhi, IA 52223-8414  
 ust +E-mail/Text: ustregion12.cr.ecf@usdoj.gov Oct 17 2019 22:05:22 United States Trustee,  
 United States Federal Courthouse, 111 7th Avenue SE, Box 17, Cedar Rapids, IA 52401-2103  
 2262042 +EDI: AMEREXPR.COM Oct 18 2019 02:08:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
 El Paso, TX 79998-1540  
 2262044 +EDI: CAPITALONE.COM Oct 18 2019 02:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 2262045 +EDI: CAPITALONE.COM Oct 18 2019 02:08:00 Capital One/Menards, Attn: Bankruptcy,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 2262046 +EDI: CHASE.COM Oct 18 2019 02:08:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,  
 Wilmington, DE 19850-5298  
 2262047 +EDI: CITICORP.COM Oct 18 2019 02:08:00 Citibank, Attn: Recovery/Centralized Bankruptcy,  
 Po Box 790034, St Louis, MO 63179-0034  
 2262048 +E-mail/Text: bankruptcy@commercebank.com Oct 17 2019 22:05:23 Commerce Bank,  
 811 Main Street, 10th Floor, KCBC-10, Kansas City, MO 64105-2005  
 2262049 EDI: DISCOVER.COM Oct 18 2019 02:08:00 Discover Financial, Attn: Bankruptcy Department,  
 Po Box 15316, Wilmington, DE 19850  
 2262050 E-mail/Text: bkdesk@greenstate.org Oct 17 2019 22:05:19 Green State Credit Union,  
 Attn: Bankruptcy, PO Box 800, North Liberty, IA 52317  
 2262051 +EDI: HFC.COM Oct 18 2019 02:08:00 HSBC Bank, Attn: Bankruptcy, Po Box 2013,  
 Buffalo, NY 14240-2013  
 2262058 +EDI: STFM.COM Oct 18 2019 02:08:00 State Farm Financial S, 1 State Farm Plaza,  
 Bloomington, IL 61710-0001  
 2262059 +E-mail/Text: usaian.ecfbkcyrcr@usdoj.gov Oct 17 2019 22:05:27 US Attorney (ED),  
 111 Seventh Avenue SE, Box 1, Cedar Rapids, IA 52401-2103  
 2262060 EDI: USBANKARS.COM Oct 18 2019 02:08:00 US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229,  
 Cincinnati, OH 45201  
 2262063 +EDI: WFFC.COM Oct 18 2019 02:08:00 Wells Fargo Bank NA, Attn: Bankruptcy,  
 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 19, 2019

Signature: /s/Joseph Speetjens

District/off: 0862-1

User: admin  
Form ID: 309A

Page 2 of 2  
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### **CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0

Information to identify the case:

|                                 |                                  |                                 |             |
|---------------------------------|----------------------------------|---------------------------------|-------------|
| Debtor 1:                       | <b>Vladimir Titarenko</b>        | Social Security number or ITIN: | xxx-xx-6139 |
|                                 | First Name Middle Name Last Name | EIN:                            | ---_-----   |
| Debtor 2:                       |                                  | Social Security number or ITIN: | -----       |
| (Spouse, if filing)             | First Name Middle Name Last Name | EIN:                            | ---_-----   |
| United States Bankruptcy Court: | Northern District of Iowa        | Date case filed for chapter:    | 7 10/16/19  |
| Case number:                    | <b>19-01447</b>                  |                                 |             |

Official Form B309A (For Individuals or Joint Debtors)

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/17

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.** The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay. The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.) To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**NOTICE IS GIVEN** that during the course of administration, the Chapter 7 trustee may sell, abandon, or otherwise dispose of property, including the compromise or settlement of controversies, by filing a report of such intended action with the Clerk, with a copy served upon the U.S. Trustee, debtor(s), debtor(s) counsel, and those creditors and equity security holders who have requested notice pursuant to Rule 2002 of the Bankruptcy Rules. Any party requesting a notice pursuant to Rule 2002 must file a request with the Clerk of the Bankruptcy Court specifically referring to Rule 2002 and shall serve a copy of that request for notice upon debtor(s) counsel, trustee, and U.S. Trustee, at the addresses set forth in this notice. Any party objecting to such action by the trustee shall file such objection with the Clerk of Bankruptcy Court, serving a copy on the moving party, trustee, U.S. Trustee, debtor(s) and debtor(s) counsel within 21 days after the filing of such report.

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court. Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|   | About Debtor 1:  | About Debtor 2:  |
|---|--|--|
| 1. Debtor's full name                       | Vladimir Titarenko   |  |
| 2. All other names used in the last 8 years |  |  |
| 3. Address                                  | 55 Augusta Court<br>North Liberty, IA 52317                                    |  |
| 4. Debtor's attorney<br>Name and address    | Steven G. Klesner<br>373 Scott Ct, Ste B<br>PO Box 3400<br>Iowa City, IA 52244 | Phone: 319-338-9852<br>Email: <a href="mailto:steve@iclawfirm.com">steve@iclawfirm.com</a>     |
| 5. Bankruptcy trustee<br>Name and address   | Sheryl Schnittjer<br>24695 207th Ave.<br>Delhi, IA 52223                       | Phone: 319-721-6190<br>Email: <a href="mailto:delhisls926@gmail.com">delhisls926@gmail.com</a> |

For more information, see page 2 >

Debtor(s): Vladimir Titarenko

Case Number: 19-01447 C

|   |  |  |
|---|--|--|
| <p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>.</p> | <p>111 Seventh Avenue SE #15<br/>Cedar Rapids, IA 52401-2101</p>   | <p>Hours open:<br/>Monday–Friday, 8:00 am to 4:30 pm CT</p> <p>Phone: (319) 286-2200<br/><a href="http://www.ianb.uscourts.gov">www.ianb.uscourts.gov</a></p> <p>Date: 10/17/19</p>  |
| <p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>                           | <p><b>November 18, 2019 at 01:00 PM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>All <b>Individual Debtors must</b> provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>  | <p>Location:</p> <p><b>U.S. Courthouse, 111 7th Ave SE, Room 120, Cedar Rapids, IA</b></p>   |
| <p><b>8. Presumption of abuse</b></p>   | <p>The presumption of abuse does not arise.</p>  | <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>   |
| <p><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>  | <p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Certification About a Financial Management Course deadline: 1/17/20</b></p> <p><b>Reaffirmation Agreement deadline: 1/17/20</b></p> | <p><b>Filing deadline: 1/17/20</b></p> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <p><b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b></p> |
| <p><b>10. Proof of claim</b></p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>   | <p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>   |  |
| <p><b>11. Creditors with a foreign address</b></p>  | <p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>   |  |
| <p><b>12. Exempt property</b></p>   | <p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>  |  |
| <p><b>Appointment of Trustee and Tax Returns</b></p>  | <p>The trustee named in line 5 of this notice is the interim trustee appointed by the U.S. Trustee to serve under general blanket bond. Per Section 521(e), <b>individual debtor(s) are required to provide</b> to the trustee, no later than 7 days prior to the date set for the first meeting of creditors, a copy of the Federal Income Tax return for the most recent tax year ending immediately before the commencement of the case.</p>  |  |